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VICKY MOCHAMA
'REFUGEES SORTA WELCOME'
metroVIEWS

Meet Dale Reesor,
Toronto's last farmer

EDUARDO LIMA/METRO

From their 136-year-old farmhouse in northern Scarborough, this family is still working about 350 acres of land within city limits
metroNEWS

EDUCATION

Everything we learned from Standing Rock

Gilbert Ngabo
Metro | Toronto

A Toronto group wants to make sure lessons learned at Standing Rock are kept alive north of the border and transferred to younger generations.

Using the syllabus created by the New York Standing Rock Collective, members of local Indigenous communities, educators and other social activists have formed reading groups to study the issue.

Over 80 people will meet Monday night at the University of Toronto's Ontario Institute for Studies in Education (OISE), the second such meeting since November. Participants will share ideas on how to transform the syllabus into teaching materials and interpret events in Standing Rock for younger students.

"Although these events took place in the United States, we want people here to know that we should all care," said Sandi Wemigwase, one of the event organizers and a PhD student in social justice education at OISE.

"If we completely ignore what's happening there, I don't think we'll be able to sustain ourselves and our own environment."

North Dakota's Standing Rock Sioux tribe and their supporters protested the construction of the Dakota Access Pipeline for months and in December the U.S. government stopped its construction. But President Trump recently signed an executive order to revive the project.

Proponents of the pipeline say it will create thousands of jobs and generate millions of dollars for the economy.

The Standing Rock Syllabus contains historical knowledge about Standing Rock territory, a timeline of U.S. colonialism, and lessons about community organizing among Indigenous people. It also contains detailed information about police and state violence, and explores issues of gender and sexuality as well as the politics of solidarity.

metro NEWS
Your essential daily news

Royal run-off: Prince Harry bests William, Kate in 50m charity sprint in London

Dangerous Dan's owner James McKinnon, centre, has announced it is closing. EDUARDO LIMA/METRO

Dangerous Dan's faces its last bite

RESTAURANTS

Rent increase means burger joint will close after 18 years

Tara Deschamps
For Metro | Toronto

As soon as James McKinnon flung open the doors of Dangerous Dan's in 1999 and started serving some of Toronto's biggest and most iconic burgers, the accusations started rolling in.

Locals thought McKinnon and now-defunct, independent hot spots the Real Jerk and Jilly's were trying to change Queen St. E and Broadview Ave., an area currently under attack from chain retailers.

"We were accused of gentrifying the neighbourhood and then, we became the dirt bags holding it down," said McKinnon, days after announcing Dangerous Dan's will close on May 28 after 18 years in business.

The closure, he said, comes after Pizza Nova, McKinnon's landlord, pushed to raise rent by about 80 per cent.

"It's not like I would go out of business, but it would make it harder for me to stay in business," he said. "If I opened seven days a week, four in the morning and late at night, I could generate enough revenue, but that would kill me."

A statement from Pizza Nova President Domenic Primucci said the company cannot disclose details of its negotiations, but "any proposed increase is in line with market rates."

It noted Pizza Nova was "sorry" to hear Dangerous Dan's will close.

And so is McKinnon, who began the business as an homage to his grandfather, who ironically never cooked, but loved to eat.

McKinnon hoped the restaurant would remain a family legacy, but didn't have any children. Instead, he will mark its final months with the "children" Dangerous Dan's brought him.

He's looking forward to seeing employees he gave first jobs to who now have their own children, and former staff, who want to say goodbye to the place by driving in from Brampton for a few last shifts and plenty of reminiscing.

Frank + Oak makes entry into womenswear arena

Nichole Jankowski
For Metro | Toronto
RETAIL INSIDER

If the ultimate guide on how to launch a successful 21st century retailer existed, the case study would no doubt be Montreal's Mile End-based Frank + Oak.

Since launching as on online-only menswear shop in 2012, the company has grown and adapted from a subscription-based model to an international omni-channel retailer with 16 brick-and-mortar stores across the U.S. and Canada, including two permanent ones in Toronto, plus a popup shop.

The brand's most recent evolution is its entry into the womenswear market.

Mirroring the men's line, the pieces are minimalist and casual — Oxford shirt dresses, slim-fit turtlenecks and oversized cocoon cardigans — and realized in neutrals (perfect for mixing-and-matching).

Ethan Song, co-founder and CEO, said it was never a question of whether they would branch into womenswear but when.

The brand's story began when Song and Hicham Ratnani, co-founder and chief operating officer/chief financial officer, saw an opportunity in the men's market to target young, entrepreneurial creatives.

"There was way less product out there and it was around a time when guys wanted to dress more fashionably," explains Song.

So Song and Ratnani, both engineers, created a brand geared toward the quintessential urban millennial man.

But where does the womenswear come in? It happened quite naturally.

Being an e-retailer (even today a majority of sales come from online), the company can track consumer habits from the instant someone arrives on their homepage. It was obvious from the beginning that women were buying — even though the line wasn't aimed at them.

All that data has a big impact on the way Frank+Oak does business. It influences design.

Ethan Song
COURTESY JEAN-SÉBASTIEN DÉN

"A lot of the feedback that we received from fall is already integrated into the product that is coming out in the spring," said Song.

Customer feedback is also reflected in the in-store experience.

Features on the website allow clients to order product to the store if it's not already in stock, pre-select items they want to try on and book time in a fitting room. Returns from online purchases can also be done in-store.

The company's boutiques were built with a focus on community-building and customer service.

Inside their West Queen West menswear location, for example, there's a coffee and barber shop.

With the 2014 launch of a biannual print magazine, Oak Street, it became clear that Frank + Oak was shooting to become a complete lifestyle brand for young creative types.

"We create creative content around the collection to help our customers make good choices," said Song, speaking of the magazine and blog.

But it wasn't until womenswear line launched that they achieved their big goal.

"When we talk about the creative community it does include both men and women," said Song.

+ LAUNCH

Since the November launch of its womenswear line Frank + Oak has reached more than 100,000 customers, according to company data. The spring collection will debut Feb. 8, making the line permanent.

HUMANS OF TORONTO *Special focus: Stories of activism*

When voices ring out

K. Omar headed to Saturday's protest at the U.S. Consulate against Trump's travel ban and Islamophobia to hear from some of the voices in the crowd. Humans of Toronto is Omar's social photography project aimed at photographing and talking to people in the city, showcasing the triumphs and tribulations that allow people to be connected by what we call humanity.

"We shouldn't live in a world where we let oppression slide. This is some of the worst stuff we've ever seen in terms of a president of the United States saying overtly persecutory things against all kinds of people. It's the kind of thing that is contrary to every single human rights instrument in Canada or on the international landscape. The kinds of things he has said are contrary to hate crime laws, contrary to the Charter of Rights and Freedoms, contrary to everything that we as compassionate human beings believe and stand for.

"If there's nothing else we have, it's our voices. I feel like being here shows unity, and seeing all these people shows that there's love.

"Being here makes us part of the solution. It's the first step in making change.

"It's that important!

"From the moment those countries were banned, my three friends here with me were collectively banned from America. There was the worry that we wouldn't even be allowed to visit the States, and now there's the fear of war in the future. "With the Quebec shooting, at first I wasn't surprised, but then I spent that whole night bawling. The only difference between us and those men who were shot is the fact that we weren't there at that time. Just the idea that somebody can dehumanize you to that point, that you don't matter to them. That's a really scary thought, and, as Muslim women, it's something that we deal with every day. Just trying to humanize ourselves can get so mentally draining.

K. Omar's selections feature weekly in Metro. See more at Humans of Toronto on Instagram.

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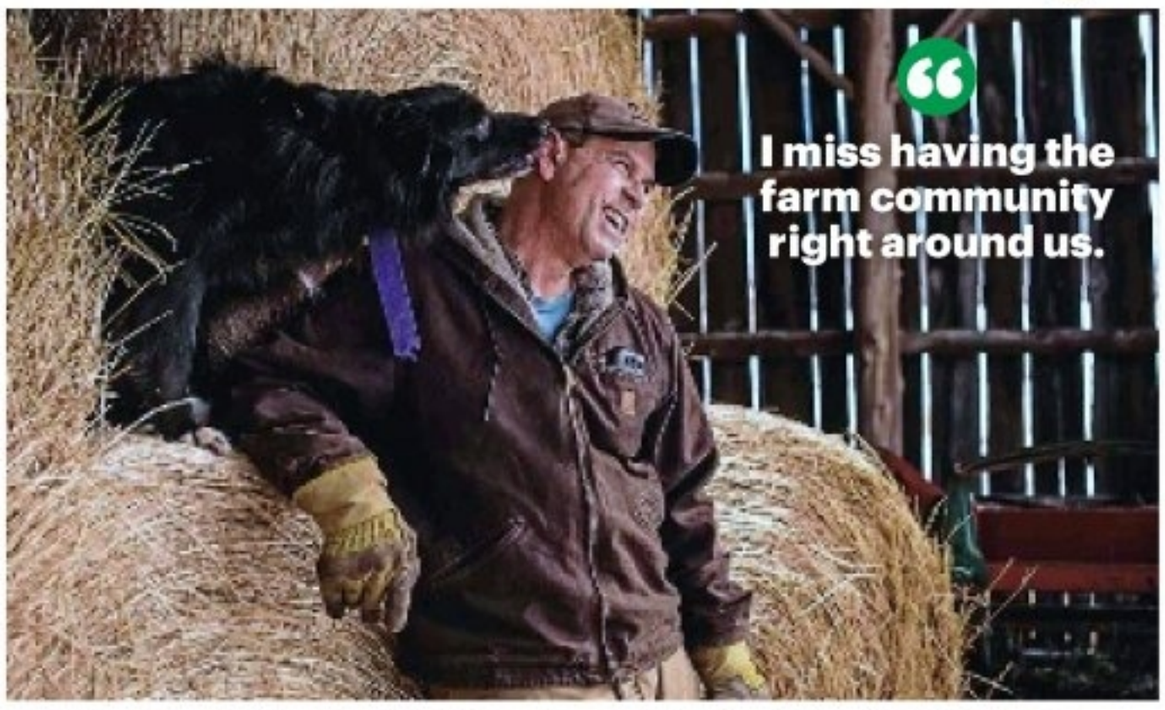
200 years of history

FARMING

The Reesors work farmland within the city limits

Chris Bateman
For Metro | Toronto



Dale Reesor has a working farm in Toronto, and he is a rare — believed to be unique — breed. EDUARDO LIMA/METRO

Dale Reesor figures he's the last farmer in Toronto.

Since his elderly neighbour Jim Murison passed away in December, his family is the only one he knows still growing crops commercially in the city.

From their 136-year-old farmhouse on the south side of Steeles Avenue East in northern Scarborough, Dale and Lois Reesor and their five kids work about 350 acres of land within the Toronto city limits under the name Sweet Ridge Farms.

They grow mostly sweet corn, about 10 to 12 varieties, plus soybeans and wheat. It's a way of life that stretches back more than 200 years.

The Reesors "came to the Toronto area, Markham and Scarborough, in 1804," Dale said. "It's a Mennonite family. They came from Pennsylvania. They travelled up and bought land in this area. It's been the same family ever since."

When Dale was young his father used to have dairy and beef herds, but in the 1970s he switched to growing crops exclusively.

Farming within Toronto's borders has been in decline since the Second World War, when urban development and suburban sprawl began in earnest. Now the last significant chunk of undeveloped land is in northern Scarborough, where the Reesors live.

The reason for the decline is simple: "It's too hard to operate in that geographic location," said Keith Currie, president of the Ontario Federation of Agriculture.

"As development occurs you start to deal with traffic congestion, nuisance issues with people trespassing or people complaining about noise and smell and dust and things like that," he said. "You're also dealing with the loss of services that farmers need to carry on their activities."

While it's possible there are other farmers working greenhouses or small plots of land in Toronto, it's unlikely there's anyone on the Reesor's scale left here, Currie said.

Like just about everyone else in the area, the Reesor family no longer owns their land — most of rural northern Scarborough has been expropriated or sold to the city over the last 30 years.

Now, they rent it from the Toronto and Region Conservation Authority on a year-to-year basis.

"It feels like ours. I've lived here my whole life," Dale said. "If we had long-term leases, like say 20 or 30 years, we could plan better for the future."

That said Sweet Ridge Farm shows no sign of disappearing.

Dale and Lois' three oldest children, Angelina, Thomas, and Clayton, work on the farm during the summer and have an interest in continuing the business.

The family also rents farmland in Pickering and Markham and sells the combined harvest from trucks at six locations in Scarborough.

Right now, given the season, things are quiet, and Dale is spending his time catching up on paperwork and chopping firewood to heat the house.

"We don't have any close neighbours, so the wood smoke doesn't bother anybody," he said. "I guess your typical Toronto resident isn't out chopping firewood in the winter time."

MOVING DAY

Booklist gets help as word spreads

"Careful, this one's really heavy," said a helper as he handed a box full of books to one of the volunteers waiting outside A Different Booklist.

After 22 years in the same location, the store that specializes in books from the African and Caribbean Diaspora moved to its new home across Bathurst Street on Saturday—with the help of a parade of friends and patrons carrying boxes of books.

The day began with the group of friends and community members singing Lift Every Voice and Sing outside the bookstore's bright green exterior.

Then, in the sub-zero temperatures, an assembly line of people carried their cargo to their new home in boxes with labels like "FICTION" and "HARDCOVER CHILDREN."

Friends of the bookstore came from as near as across the street and as far as Orangeville, Mississauga, Oakville and Scarborough.

"Initially we didn't know what this was," said Erika Rogstad, a 19-year-old student at the nearby Randolph Academy for the Performing Arts, who was passing by with her friends and heard they needed volunteers.

"We just wanted to help out and do our part," she said.

"It's about the only bookstore you can learn about black history in Toronto," said Tom Power, a longtime patron of A Different Booklist.

"We've come to a time now where things have gone digital and technological, but there's still something to be said about the world written on paper and because bookstores serve also as a community hub and a place of people's expression, bookstores have come full circle again," said Itah Sadu, who has co-owned the store for the past 18 years with her husband, Miguel San Vicente.

The move was prompted by plans to redevelop the Honest Ed's site, which left the store's former home slated for demolition.

"When we were thinking about where to move and how to move, there were many options on the table," said Sadu. "And then sometimes we can travel all across the world to look for the diamond, but some times the diamond is right in your backyard."

Around 150 people bundled up and helped out with the move, Sadu estimated.

TORSTAR NEWS SERVICE

Friends, family and volunteers carry books across Bathurst Street to A Different Booklist's new location. TORSTAR NEWS SERVICE

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150 WAYS of looking at Canada

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SEND US YOUR POSTCARD

Each day until July 1, Metro will feature one reader's postcard in our editions across the country, on Metronews.ca and our 150postcards Instagram page. You can get involved by sending us a photo of your favourite place in Canada along with 25 to 50 words about why that place is special to you. You can email us at **scene@metronews.ca** or post to Instagram or Twitter with the hashtag **#150postcards**.

'No to violence' and 'no to hate'

MOSQUE ATTACK

March held in Quebec City to remember the victims

Hundreds of Quebec City residents marched on Sunday, a week after the mosque shooting. JACQUES BOISSINOT/THE CANADIAN PRESS

One week after six of their own were gunned down in a deadly attack, worshippers from a Quebec City mosque led hundreds of residents on a march to promote unity and tolerance on Sunday.

After a six-kilometre walk under snowy skies, mosque president Mohamed Yangui read a message he said was written by the family of the victims.

"My brothers and sisters, you are our family," it began. "Thank you to our community who came from Montreal, from Sherbrooke, from Ottawa in Ontario and elsewhere."

The message went on to thank Quebec City officials and first responders as well as Quebecers and Canadians for their sympathy and support in the week since the massacre.

The march began at Laval University, where one of the victims taught, and made its way down one of the city's main streets to Quebec's legislature.

The crowd grew as the march progressed, as people from the sidewalks linked arms with the marchers and joined in chanting slogans such as "All Canadians! All Quebecers!" and "No to violence, no to hate."

Ali Dahan, a former diplomat, said he was marching in memory of his friend Azzedine Soufiane, who was among the six men gunned down during evening prayers the week before.

"He was so kind and he was interesting, everything that was peace and love," THE CANADIAN PRESS

MEMORIAL

Friends remember Toronto filmmaker who died on dive

Rob Stewart, the filmmaker found dead off the Florida coast, is remembered by his sister as a community builder who brought global change. THE CANADIAN PRESS

Their @Trump_Regrets

A Nova Scotia university student who has been collecting tweets of disillusioned Donald Trump voters has attracted quite a celebrity following, including billionaires, Hollywood personalities and sworn Trump-nemesis Rosie O'Donnell.

Erica Baguma CONTRIBUTED/THE CANADIAN PRESS

Erica Baguma, a 23-year-old social anthropology student at University of King's College in Halifax, curates the account in between classes. The Twitter feed @Trump_Regrets has reached 193,000 followers. THE CANADIAN PRESS

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Travellers touch down in U.S. as restrictions lifted

IMMIGRATION

Visa and green card holders from affected countries arrive

Travellers from the seven predominantly Muslim countries targeted by U.S. President Donald Trump enjoyed tearful reunions with loved ones in the U.S. on Sunday after a federal judge swept the ban aside.

Airlines around the world allowed people to board flights as usual to the United States. One lawyer waiting at New York's Kennedy Airport said visa and green-card holders from Iraq and Iran were encountering no problems as they arrived.

"It's business as usual," said Camille Mackler, of the New York Immigration Coalition.

Fariba Tajrostami, a 32-year-old painter from Iran, came through the gate at Kennedy with a huge smile and tears in her eyes as her brothers greeted her.

"I'm very happy. I haven't seen my brothers for nine years," she said. Tajrostami had tried to fly to the U.S. from Turkey over a week ago but was turned away.

"I was crying and was so disappointed," she said. "Everything I had in mind, what I was going to do.... I thought it was all over."

Tajrostami said she hopes to study art in the U.S. and plans to join her husband in Dallas soon.

Mahsa Azabadi, 29, an Iranian-American who lives in Denver, was forced to put her wedding plans on hold after her fiance, Sorena Behzadfar, was turned away. Over the weekend, though, Behzadfar was cleared for travel.

"It's been a really tough week to figure out what will happen to us," said Azabadi, who has lived in the U.S. for 11 years and is now a U.S. citizen. THE ASSOCIATED PRESS

Mohamed Iye holds his daughter Nimo, 4, as he was reunited with his wife Saido Ahmed Abdille and their other daughter Nafiso, 2, at Minneapolis-Saint Paul International Airport after they arrived from Amsterdam on Sunday. The Somali-American family was reunited after U.S. President Donald Trump's travel ban came under a legal challenge. JERRY HOLT/STAR TRIBUNE/THE ASSOCIATED PRESS

IN TORONTO

A network of Canadian lawyers are volunteering at airports across the country, including Toronto, Montreal and Vancouver, to help people who could be affected by the ban.

White House expects courts to reinstate ban

Rebuffed in its bid for a quick reversal, the White House said Sunday it expected the courts to reaffirm U.S. President Donald Trump's executive power and reinstate a ban on refugees and travellers from seven predominantly Muslim countries.

The case promised to extend into Monday at least, when fresh legal filings were due.

Members of Trump's Republican Party scolded him for Twitter attacks on U.S. District Court Judge James Robart.

Trump renewed his Twitter attacks against Robart on Sunday. "Just cannot believe a judge would put our country in such peril. If something happens blame him and court system. People pouring in. Bad!" He followed with another tweet saying he had instructed Homeland Security to check people coming into the country but that "the courts are making the job very difficult!" THE ASSOCIATED PRESS

Global digest

FRANCE

Far-right French candidate calls election 'choice of civilization'

French far-right candidate Marine Le Pen blasted the "two totalitarianisms" of globalization and Islamic fundamentalism Sunday in a speech formally launching her presidential campaign that hit all the right chords for her National Front party followers.

"We do not want to live under the rule or threat of Islamic fundamentalism. They are looking to impose on us gender discrimination in public places, full body veils or not, prayer rooms in the workplace, prayers in the streets, huge mosques ... or the submission of women," she said.

TURKEY

Turkish police detain over 440 people

Turkey's anti-terrorism police have detained over 440 people for alleged links to Daesh, the state-run news agency reported Sunday.

The Anadolu Agency said 60 suspects, the vast majority of them foreigners, were taken into custody early Sunday in Ankara. It said a total of 445 people were detained in simultaneous pre-dawn police operations that spanned several cities, including Istanbul and Gaziantep, near the border with Syria.

IRAN

Iran says shipment will boost its supply of uranium

Iran's nuclear chief says it will have 60 per cent more stockpiled uranium than it did prior to the landmark 2015 agreement with world powers after a shipment expected later this week.

Under the nuclear accord, Iran's import of uranium is supervised by the International Atomic Energy Agency.

EGYPT

Islamic authority rejects move to reform divorce

Egypt's top Islamic authority on Sunday rejected President Abdel-Fattah el-Sissi's suggestion that legislation be adopted to invalidate the practice of Muslim men verbally divorcing their wives.

It marked a rare instance of a public institution contradicting the president. Muslim women in Egypt cannot verbally divorce their husbands but can apply for divorce in a court of law. THE ASSOCIATED PRESS

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URBAN ETIQUETTE ELLEN VANSTONE

THE QUESTION

At what point does the responsibility of visiting parents no longer fall solely on the child?

Dear Ellen,

After living on the East Coast for a number of years, I moved back to Toronto, a few hours from my parents' home, and have been able to visit more often on holidays and birthdays. I don't own a car, so I need to rent one and take a day off work to make the trip. For the first few years I was happy to do it, but as I've taken on more responsibility at work and gotten involved in the community, it's more difficult to find the time or energy. My parents, meanwhile, haven't visited me since I moved back, even though they're retired and have visited family near me, and know they're welcome. This past Christmas, I didn't go home, and explained why, but they're still complaining about it. Ellen, at what point does the responsibility of visiting no longer fall solely on the child? At what point does it become the responsibility of the parents and the child to both make an effort?

Calvin, Toronto

Dear Calvin,

Your logic is infallible vis-à-vis asking for a fair division of labour when it comes to reciprocal family visits.

Unfortunately, the rules of neither logic nor fairness apply to parent-child relationships. You and your folks could argue till the cows come home about whether you should come home, too. But until scientists feel it's safe to stop irrefutably proving climate change, and start working on an algorithm for "number of diapers changed back in the day" versus "filial time owing now," the people who raised you are going to have the moral high ground in this and virtually every other point of contention.

The only relevant question is what kind of relationship you want with them going forward.

In short, unless or until you have a family of your own to claim you on family holidays, I suspect your parents will persist in the crazy notion that, since they raised you, with all the attendant joys and sorrows that entailed, the least you can is drag your sorry, ungrateful a— home on major holidays.

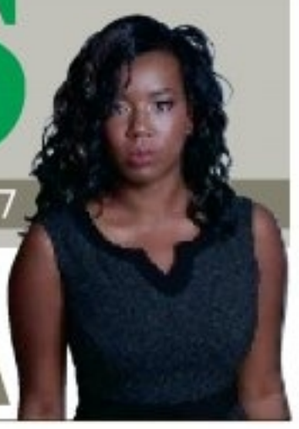
So let go of the argument. It's not a matter of who's right, or whose responsibility it is to make the trip. The only relevant question is what kind of relationship you want with them going forward.

If you feel OK about your decision to skip holidays at their home, relax and let them gripe. You've explained your position and whether they accept or understand it or not, at least you have respectfully made the terms clear.

And if you feel guilty or angry to a degree that is interfering with your own enjoyment of staying put, because you know they are terribly hurt or upset by your absence, then you might want to go home for your own sake, and sanity.

What you must not do, under any circumstances, is drag your sorry a— home in a welter of grudging resentment. Poisoning the atmosphere with passive-aggressive misery will ruin it for everyone, which is very bad manners indeed.

Need advice?
Email Ellen:
scene@metronews.ca



VICKY MOCHAMA

We need to deepen our understanding of the lives of black Muslims

In the aftermath of the attack on the Centre Culturel Islamique Québec, we must understand how racism overlaps with religious intolerance. All six of the murdered men in Quebec came from North Africa, yet the popular imagining of Muslims doesn't often include African and black Muslims. It also often doesn't include Asian and white Muslims. (In the last decade and a half especially, this exclusion of other races within Islam has created a dangerous stereotype.)

While I believe the national commitment to assisting refugees is entirely worthy, I can't help but notice that the images and stories we often see of the global refugee crisis is of Syrian refugees being assisted by Canadians. Meanwhile, the images of refugees in camps and on boats include a vast number of black refugees.

In fact, according to the Canadian Border Services agency, the number of overland border crossings made by asylum seekers has gone up from 4,407 in 2015 to 7,022 in 2016. At the Emerson crossing in Manitoba, a majority are originally from Somalia — one of the seven countries on President Donald Trump's executive order. The order only further puts Somali and black Muslims in danger.

The outpouring of affection and attention towards the nation's Muslims will be matched by Islamophobic attacks. It's an incredibly unfair burden — to be grieving, yet on the defence. For black Muslims, this burden has been borne for a long time.

Alleviating the burden is what inspired Lali Mohamed, a non-profit professional, to set up an evening for black Muslims to gather this past Saturday in Toronto. "Muslims don't ever get a space to just grieve," he says, "Whenever our lives are taken, we have to prepare for Islamophobia."

For black Muslims, especially, he says it's an ongoing condition. The first time he set up a similar event was in response to the death of Abdirahman Abdi, a Somali man, after a confrontation with Ottawa police.

For Mohamed and many others in Canada, Islamophobia often intersects with anti-black racism. Says Mohamed, "Black Muslims are constantly in mourning — grieving for the loss of life for our community members or we are mourning and grieving the way this country has relegated us to the margins."

Flattening complex groups with their own histories into a singular image is one of the ways that race is constructed. To be black and Muslim then is to be a member of two groups at the margins. It is also to find your community rendered invisible when it most needs to be seen.

While community advocates like Mohamed create safe spaces for their own to mourn and commune, it is essential that we deepen our understanding of the lives of black Muslims.

Refugees Welcome must not end up meaning: Well, Not Those Refugees.

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"No one was sad!" Melissa McCarthy's Sean Spicer impression steals the show on SNL

No strings attached.

Lady Gaga carries Super Bowl halftime on her own but avoids political statement

KEVIN C. COX/GETTY IMAGES

Lady Gaga dropped from the top of Houston's NRG Stadium to open her halftime show and dropped the mic at the end, offering a program that delivered high-energy hits and an inclusive theme.

With the nation on edge politically, the NFL had little taste for a show that would ruffle feathers, as Beyonce did in some circles last year with the Black Power messaging of "Formation." Gaga was patriotic from the start, opening with snippets of "God Bless America" and "This Land is Your Land" with red and blue lights twinkling above her, before guide wires delivered her to the stage below.

Gaga included her hit "Born This Way," which became a gay rights anthem, but that fit into a theme of accepting differences that was a thread through much of the game's commercial messaging. Unlike some predecessors, who often brought in several guest stars to bolster their acts, Gaga handled it herself and was praised for it on social media.

Meanwhile, one Super Bowl commercial did generate controversy online: Budweiser's ad featuring the story of its immigrant co-founder grabbed attention Sunday, with some calling for a boycott on the beer brand for being "political."

Many others were quick to defend the ad and poke fun at the absurdity of the #boycott-budweiser attempt.

The ad chronicles the story of Adolphus Busch's journey in the 1850s from Germany to the U.S., where locals tell him he should "go back home" and that he doesn't "look like you're from around here." The 60-second spot was pre-released last week, just days after President Trump's order temporarily banning refugees and nearly all citizens from seven Muslim-majority countries.

Still, Budweiser vice-president Richard Marques acknowledged it would be "foolish" to think the current political environment isn't fuelling attention for the ad. Marques added that Budweiser as a beer brand is inherently bipartisan.

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Beware of those RRSP season myths

ADVICE

First thing to remember? An RRSP is not an investment

Gail Vaz-Oxlade
For Metro Canada

Each year when RRSP season rolls around we are inundated with articles and advertising: why you should have one and how best to use them to save for the future.

And yet there are some myths that still manage to hold ground.

Perhaps the biggest myth of all is that an RRSP is an investment.

I ask, "So what did you invest in this year?"

They say, "An RRSP."

I smile, "It's great that you put your money into an RRSP, but what investment did you choose?"

They, with quizzical looks on their faces, "What do you mean, I bought an RRSP. That's what I invested in."

Okay, here we go again: An RRSP is NOT an investment. It's a plan registration. Putting the RRSP plan number on the paperwork signals the Tax Man to keep his sticky paws off your money, at least until you decide to pull it out again.

Imagine that you have a ball, a box and an umbrella. The ball is your money. The box is the investment you're putting your money in. It could be a savings account. It could be a GIC. It could be a mutual fund, or individual stock or bond.

Okay, you've put the ball in the box. Now slide the box under the umbrella. There ya go — you've just put the money into an RRSP.

The problem for most people is that they rush to contribute to an RRSP before they've decided how they'll invest their money. So they put the ball under the umbrella first. Then later, they choose the box that best fits their ball.

"Putting the RRSP plan number on the paperwork signals the Tax Man to keep his sticky paws off your money, at least until you decide to pull it out again.

What's important to remember is that until you choose a box, no money has been invested. While the money is under the umbrella, it's registered, but until you put that ball in a box, it's just sitting there earning not a red cent in return. You've saved it. But now you have to put those savings to work.

If you think that you have to be over the age of 18 to contribute to an RRSP, you've fallen prey to the second very popular myth. This misunderstanding comes about because TFSAs have an age restriction: You have to be 18 to put money in a TFSA.

But RRSPs do not have the same age restriction. Anyone in Canada who has earned income and has filed a tax return, regardless of age, has RRSP contribution room. That includes kids with a paper-route, those that baby-sit, and children who have promising modelling or television careers.

Even if there's little point in a kid claiming the RRSP deduction because the child owes little or no tax, the benefits of contributing to an RRSP makes the exercise worthwhile.

First there's the magic of compounding return. Second, since their RRSP tax deduction can be carried forward indefinitely, when she does start working full time, she'll have deductions she can use to offset the tax on her income.

That's a win/win.

For more money advice, visit Gail's website at gailvazoxlade.com

Gail Vaz-Oxlade describes an RRSP as placing a ball (your money) into a box (the type of investment you select) and sliding it under an umbrella to protect it . ISTOCK

FRAUD

How to help your parents protect their money from scams

Our financial decision-making abilities peak in our 50s and can decline pretty rapidly after age 70, researchers tell us. That's how otherwise smart older people fall for sweepstakes frauds, Nigerian investment schemes and the grandparent scam, where con artists pretend to be grandchildren in a financial jam.

But few people want to hear that they're not as sharp as they used to be. Many won't recognize the rising risk of losing hard-earned life savings as they age, says financial literacy expert Lewis Mandell, author of What to Do When I Get Stupid: A Radically Safe Approach to a Difficult Financial Era.

"As our ability to make sound financial decisions decreases with age, our self-confidence in this area actually increases," Mandell says.

Adult children who want to protect their parents from fraud and bad financial decisions have to tread carefully, says Jessie Doll, wealth management adviser with TIAA in Fairfax, Virginia. Money may be a difficult subject, and parents may resent the interference or fear losing their independence.

It may help to frame the issue as one all of us will face if we live long enough. Talking about your own efforts to "future-proof" your finances can start the discussion of how they can defend their money against bad decisions and bad guys.

Together, parents and children can:

• **Draft powers of attorney.** Two documents everyone needs, regardless of age: a power of attorney for health care decisions and a power of attorney for financial decisions. This paperwork names the people we want to speak for us in case we become incapacitated. We should be having discussions with whoever we name about our wishes and our financial situation, Doll says."Talking about it is opening the door to making this less of a taboo discussion," Doll says.

• **Consolidate and simplify.** One bank. One brokerage firm. Two credit cards, one for daily purchases and one for automatic bill payment. That's the prescription for simplified, consolidated finances that will be easier to track as we age, says financial planner Carolyn McClanahan, a physician and director of financial planning at Life Planning Partners in Jacksonville, Florida. Having fewer accounts helps the fraud-sniffing software that banks and brokerages use to detect suspicious transactions, Doll says. "If the assets are all over the place, it's hard to establish a baseline so they can notice if something's amiss," she says.

• **Stay in touch.** Isolation is the fraudster's best friend. Scam artists don't want their victims to have a close circle of family and friends looking for signs of exploitation, says Sally Hurme, an elder-law attorney with AARP in Washington, D.C. Weekly calls to catch up and regular visits can help loved ones spot red flags, like a pile of sweepstakes offers or the investment salesman who's getting too friendly.

• **Keep up to date on the latest scams.** Criminals are endlessly creative. Some places to learn about their ever-evolving schemes include StopFraud.gov, AARP's Fraud Watch Network and the IRS, which offers consumers alerts and an annual list of the "Dirty Dozen" top tax-related scams. Discussing news reports about frauds, such as telephone imposters pretending to be IRS agents or Microsoft tech support, can help you keep relatives informed.

THE ASSOCIATED PRESS

$ MONEY

What parents can do:

- **Get more eyes on your money.** Financial institutions likely offer text or email alerts to notify you of unusual activity, and so do sites that provide regular looks at free credit reports.
- **Plan ahead.** Talk with your family about what to do if you show signs of diminished capacity but you don't know you are impaired.

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YOU CAN DO THIS CARTOGRAPHY

The importance of a really good map

WHY I LIKE MY JOB

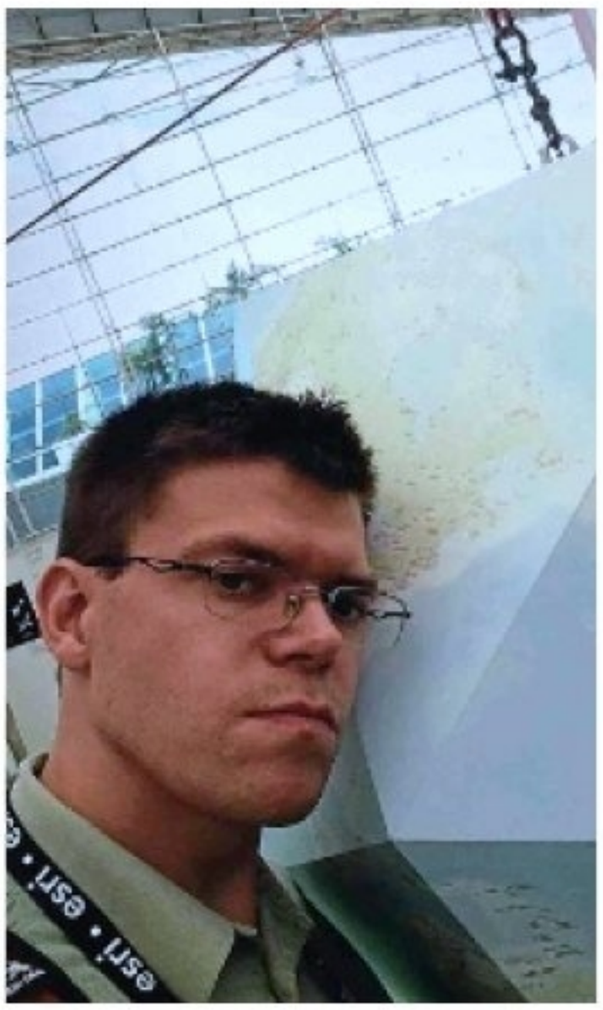
Mark Richardson, geomatics analyst specializing in cartography, Environment Canada, Ottawa.

When I was in high school, through a co-op program, I worked with some geologist who were studying meteorite impacts. I got early taste for using survey tools and seeing technology used to create 3D maps. It sparked an interest in me.

I went to Carleton University and specialized in geographic information services. I learned how to use the tools like GPS, understanding geographic concept — everything you'd learn in a geography degree. I also learned topographic principles and principles of displaying spatial information in meaningful ways — everything you need to know to know how to make a map.

I currently work with the wildlife service of Environment and Climate Change Canada. My job is to make it easy for policy makers to understand how what they're doing might affect the geography and local wildlife. For example, I might map where caribou migration intersects with proposed pipelines or prepare information for documents, such as mapping out protected areas or species that are in recovery zones.

I also have a night job where I create maps for board and role-playing games, and maps that would appear in novels and books. I really do love the challenge of trying to explain something complicated in a way that's visual and cohesive, which people may otherwise not understand. The best part of my jobs is getting exposed to interesting information and, of course, making maps.



THE BASICS: Geographic Information Systems Analysts

$57,807

Median annual salary for an intermediate-level cartographer. Those with advanced training and experience can expect to earn upwards of **$83,153.**

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The average growth over the next **eight years.**

Data for this feature was provided by payscale.com, onetonline.org and ccaa-acc.org.

HOW TO START

At one time you could learn cartography through associations and on-the-job training, but most positions today require some form of post-secondary education. There are two streams people could pursue: Universities don't often have specific cartography and mapping training, but offer broader degrees in geography, geology and engineering. Students can then choose to focus in cartography. Colleges also offer specialized programs, typically with more hands-on training. Both streams explore photography, basic concepts of map-making, image rendering, and surveying, as well as mathematics and computer sciences (there's a fair bit of programming involved in some cartography jobs).

WHERE YOU CAN GO

Cartography jobs are common in big cities, but since all levels of government use mappers, there are jobs across the country. There are also plenty of opportunities in the private sector: With such a high premium on geo-tracking (mapping how things move about) right now, it's not uncommon to see positions with research marketing firms and tech companies. Resource-based companies, like mining or oil manufacturers, also regularly hire cartographers to help plan their operations. Finally research often makes use of mapping, so universities will often employ map-makers.

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JOHANNA SCHNELLER WHAT I'M WATCHING

Better off un-dead?

THE SHOW: The Santa Clarita Diet, Season 1, Episode 5 (Netflix)
THE MOMENT: The selfishness question

"You seem a little manic, honey," Shiela (Drew Barrymore) says to her husband Joel (Timothy Olyphant), who's typing away on a laptop.

They're sprightly real estate agents in the bedroom community of Santa Clarita, CA. Sheila is especially sprightly because a recent virus turned her into a powerful zombie.

"Well, I feel really manic," Joel replies. "There could be a cure. Don't you want to be cured?"

"Of course," Sheila says. "Although I do like the way I feel. I have endless energy, I get so much done."

"You eat people," he says.

"I know," she says. "But I'm so much more confident now. Our sex is incredible, and I can parallel park in one move."

"But you do want to be cured, right?" he repeats.

"Totally," she says. "Mostly."

All zombie stories are parables about consumption. The metaphor in this one is pretty good: People who are consumed with themselves can excuse all manner of selfishness as long as it makes them "better."

The seesaw bounce here from cutesy to gross-out is a bit obvious for me, but Barrymore and Olyphant are a charming comic team. I'll stick around for the next five half-hours to see where we land.

Timothy Olyphant and Drew Barrymore are a charming comic team in Santa Clarita Diet. CONTRIBUTED

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

metro SPORTS

An unidentified bettor using his phone app put $1.1 million on the Atlanta Falcons (+3) to win the Super Bowl

An epic comeback

SUPER BOWL LI

Pats overcome 25-point deficit to capture fifth NFL title

Tom Brady led one of the greatest comebacks in sports, let alone Super Bowl history, lifting New England from a 25-point hole to the Patriots' fifth NFL championship in the game's first overtime finish.

The Patriots scored 19 points in the final quarter, including a pair of two-point conversions, then marched relentlessly to James White's two-yard touchdown run in overtime beating the Atlanta Falcons 34-28 Sunday night.

Brady, the first quarterback with five Super Bowl rings, guided the Patriots (17-2) through a tiring Atlanta defence for fourth-quarter touchdowns on a six-yard pass to Danny Amendola and a one-yard run by White, which came with 57 seconds remaining in regulation. White ran for the first two-pointer and Amendola did the deed with a reception on the second.

Brady finished 43-for-62, the most attempts in Super Bowl history, for 466 yards and two touchdowns.

"You know, we all brought each other back," said Brady, who was named Super Bowl MVP for the fourth time. "We never felt out of it. It was a tough battle. They have a great team. I give them a lot of credit. We just made a few more plays than them."

Before the stunning rally — New England already held the biggest comeback in the final period when it turned around a 10-point deficit to beat Seattle two years ago — the Falcons (13-6) appeared poised to take their first NFL championship in 51 seasons. Having never been in such a pressurized environment, their previously staunch pass rush disappeared, and Brady tore them apart.

"Deflategate" far behind them, Brady and Bill Belichick won their 25th post-season game, by far a record. It's hard to imagine a tenser victory.

Belichick became the first coach with five Super Bowl crowns.

The Patriots won the coin toss for overtime and it was no contest. Brady completed six passes. A pass interference call took the ball to the 2, and White scooted to his right and barely over the goal-line.

His teammates streamed off the sideline to engulf White as confetti streamed down from the NRG Stadium rafters.

THE ASSOCIATED PRESS

Tom Brady and the Patriots celebrate after scoring the championship-winning touchdown. JAMIE SQUIRE/GETTY IMAGES

SUNDAY In Houston

34	28

DAVIS CUP

Canada defaults after ump hit in eye

Denis Shapovalov says that he's ashamed and embarrassed for his actions that caused a Canadian defeat at the Davis Cup.

The 17-year-old saw his Davis Cup action come to an abrupt end Sunday when he hit the umpire with an errant ball.

Shapovalov was automatically defaulted under tennis rules, allowing Britain's Kyle Edmund to earn an easy 6-3, 6-4, 2-1 victory and 3-2 series win. Britain advances to the Davis Cup World Group quarter-finals as the winner of the tie.

Shapovalov of Richmond Hill was remorseful and emotional while addressing the media.

"Obviously this is unacceptable behaviour from me," Shapovalov said. "I just feel awful for letting my team down, for letting my country down, for acting a way that I would never want to act.

"I can promise that's the last time I will do anything like that."

The crowd of 7,497 at TD Place was stunned when Shapovalov, who had just been broken by Edmund and was disappointed with a shot, took a ball out of his pocket and hit it in frustration. Umpire Arnaud Gabas of France had swelling and bruising under his left eye and was taken to Ottawa General Hospital for a precautionary evaluation.

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Relegation worry for champs Leicester

PREMIER LEAGUE

Foxes in trouble after losing to United, City moves into 3rd

Relegation is looming as a genuine prospect for stuttering Premier League champion Leicester. It's 79 years since a defending champion was relegated from England's top division — the fate befell Manchester City in 1938 — but Leicester is heading that way after a 3-0 home loss to Manchester United on Sunday.

Henrikh Mkhitaryan's brilliant run and finish broke the deadlock in the 42nd and Zlatan Ibrahimovic added a second 88 seconds later. Juan Mata made it 3-0 in the 49th from Mkhitaryan's pass. That left Claudio Ranieri's team in 16th place in the 20-team league, one point above the relegation zone with 14 matches left. This time last season, the Foxes were atop the standings and on their way to the most remarkable title triumph in Premier League history.

"Let's not talk about last season. It's gone," Leicester goalkeeper Kasper Schmeichel said. "It is not a comfortable situation. It has been terrible, embarrassing."

Leicester hasn't scored in five league games in 2017 and is still without a win away from home all season, hardly encouraging statistics ahead of an important game next weekend at 17th-placed Swansea.

Unconfirmed reports of dressing-room unrest have surfaced in the British media in recent weeks, adding to Leicester's problems. The team clearly misses the influence of central midfielder N'Golo Kante, who left for Chelsea in the off-season, while other star players from last season — notably Riyad Mahrez and Jamie Vardy — have lost their form altogether. Motivation also seems an issue, with progress in the Champions League having been the priority in the first half of the season.

For United, it's 15 matches unbeaten in the league and the top four — and therefore the Champions League qualifications positions — are in sight for Jose Mourinho's men. United is sixth, a point behind fifth-placed Liverpool.

It was also a good day for Man City, which beat Swansea 2-1 thanks to Gabriel Jesus' injury-time goal to climb above Arsenal and Liverpool into third place. THE ASSOCIATED PRESS

"It is time for each one of us – from the top to the bottom of this club – to be counted. If we don't, we will be relegated. Kasper Schmeichel

Manchester United striker Zlatan Ibrahimovic, left, wins a header with Leicester defender Christian Fuchs. The Swede, who netted against the Foxes Sunday, now has 15 goals for the season. LAURENCE GRIFFITHS/GETTY IMAGES

IN BRIEF

St-Gelais wins two more medals on the short track

Canadian speedskater Marianne St-Gelais capped her weekend at a short-track World Cup event with two medals on Sunday, including gold in the women's 500-metre final.

St-Gelais of Saint-Felicien, Que., also won gold in the women's 1,000 on Saturday, THE CANADIAN PRESS

Cameroon edge Egypt in Africa Cup of Nations final

Cameroon rallied from 1-0 down and won the African Cup of Nations title with a sublime 89th-minute winner from substitute Vincent Aboubakar to beat Egypt 2-1 in the final on Sunday. Substitute Aboubakar clinched Cameroon's fifth African title with a brilliant finish. THE ASSOCIATED PRESS

FRIDAY'S ANSWERS

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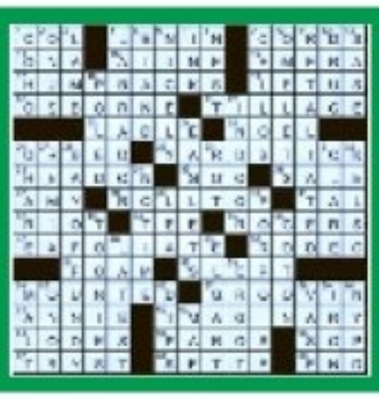

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Lowry battles way to triple-double, victory

RAPTORS

All-star guard shows resolve in overcoming illness and cut

Kyle Lowry was sick and cut and tired and frustrated, and his team had been brutal for about two weeks, and that's when he knew he had to rise above all the circumstance.

He couldn't pout or take a game off, or stumble and bumble his way through an afternoon. His personality wouldn't let him, because he's a competitor through and through.

"I get to play basketball. I get to hang out with great people. I get to meet great people. I get to put smiles on kids' faces," Lowry said in New York on Sunday, after his triple-double led the Toronto Raptors to a much-needed 103-95 win over the Brooklyn Nets.

"It's just a fun thing to do. It's a part of the game. You're going to get injured. You're going to get hurt. It's the ways you find to get through it. I'm always going to find ways to get through it."

By fighting through it and bringing his team with him — if only for one day and against the worst team in the NBA — Lowry once again proved why his leadership is so valuable.

There was no Patrick Patterson (knee), there was no DeMar DeRozan (ankle) and there had been eight losses in 10 games. But there was Lowry and his will, the tonic the Raptors needed.

His 15 points, 11 assists and 11 rebounds — the ninth triple-double of his career and fifth as a Raptor — were instrumental to the win. But the way he gutted it out — sickened by a flu bug that kept him out of practice on Saturday, sliced for a four-stitch cut on his right arm in a collision with a basket stanchion early in the game — set the tone.

It wasn't a surprise, since he seems to do it all the time, but given the circumstances it was vital.

"Amazing, he's amazing," said Fred VanVleet, who once again was Lowry's backup as Cory Joseph didn't get off the bench. "That's why he's an all-star. He wasn't feeling very good after the Orlando game — none of us were, but I think he had a little extra sickness to him.

"We texted a little bit yesterday: get mentally right, physically right. We need him at his best for us to be successful, and I think he showed it today."

The only thing Lowry didn't do was make two three-pointers to pass Morris Peterson for first place on the Raptors' all-time list. Lowry's stuck at 799 after going 0-for-5 on Sunday, but could set the standard in Monday's game against the Los Angeles Clippers.

"I'll try to ... break the record and do it in front of the home crowd," he said.

TORSTAR NEWS SERVICE

Raptors guard Kyle Lowry looks to shoot against Nets forward Rondae Hollis-Jefferson in New York on Sunday.

KATHY WILLENS/THE ASSOCIATED PRESS

SUNDAY In Brooklyn

RAPTORS	NETS
103	95

NBA

Pierce brought to tears in Boston finale

Isaiah Thomas stole the spotlight from Paul Pierce on Sunday, scoring 28 points to lead Boston to its seventh straight victory, a 107-102 win over the Los Angeles Clippers in the former Celtics captain's final game in the Garden.

Al Horford had 13 points and a season-high 15 rebounds for the Celtics, who brought Pierce to tears with a first-quarter highlight video. Thomas had eight assists but had a four-game streak of 35-point games snapped.

Pierce's only points came on a three after checking in with 19 seconds left and the game out of reach.

With fans undecided on whether to cheer louder for the Celtics, for Pierce, or for the New England Patriots, who played in the Super Bowl later Sunday, the basketball team held on as the Clippers cut a 12-point lead to 103-99 in the final minute.

Pierce started and played the first five minutes and then went to the bench — even as the crowd chanted his name, egged on by the Celtics cheerleaders and even Thomas himself. After Griffin missed a three-pointer that could have made it a one-possession game, Pierce checked back in for the final possessions and, with the fans already standing and cheering, hit a three-pointer that was meaningful only to them.

Pierce, 39, has said he will retire after the season.

THE ASSOCIATED PRESS

Paul Pierce made his exit after dropping to his knees and kissing the leprechaun at centre court.

STEVEN SENNE/THE ASSOCIATED PRESS

GOLF IN BRIEF

Matsuyama successfully defends Phoenix Open title

Hideki Matsuyama won the Waste Management Phoenix Open on the fourth hole of a playoff for the second straight year, outlasting Webb Simpson on Sunday at TPC Scottsdale.

THE ASSOCIATED PRESS

Garcia wins in Dubai

Sergio Garcia shot a final-round 3-under-par 69 to win the Dubai Desert Classic on Sunday after holding the tournament lead since the opening round.

Garcia finished at 19 under, three strokes better than top-ranked Henrik Stenson. THE ASSOCIATED PRESS

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MAKE IT TONIGHT

Sweet Apple Chicken Curry

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

The sweetness of the apples in this hearty chicken curry are the foil its heat.

Ready in 20 minutes
Prep time: 20 minutes
Serves 4

Ingredients
- 1 cup basmati rice
- 2 chicken breasts, cut into bite-sized pieces
- 1 Tbsp vegetable oil
- 1 onion, sliced
- 2 garlic cloves minced
- 1-2 tsp curry powder or paste
- 1 tsp soy sauce
- 2/3 cup of coconut milk
- 2/3 cup of chicken stock
- 1 large apple, peeled and sliced into thin wedges
- 1 cup of frozen peas
- 1/4 cup of plain yogurt

Directions

1. Prepare rice according to package instructions.

2. Brown the chicken in a bit of vegetable oil in large skillet. Add the onions and cook for about 5 more minutes. Then add the garlic and the curry and cook for another minute.

3. Add the coconut milk, chicken stock and soy and stir together.

4. Add the apple pieces and simmer for 5 minutes. Add the peas and allow them to warm through. Check to see that the chicken has cooked through.

5. Serve the curry over rice and top it with a bit of yogurt.

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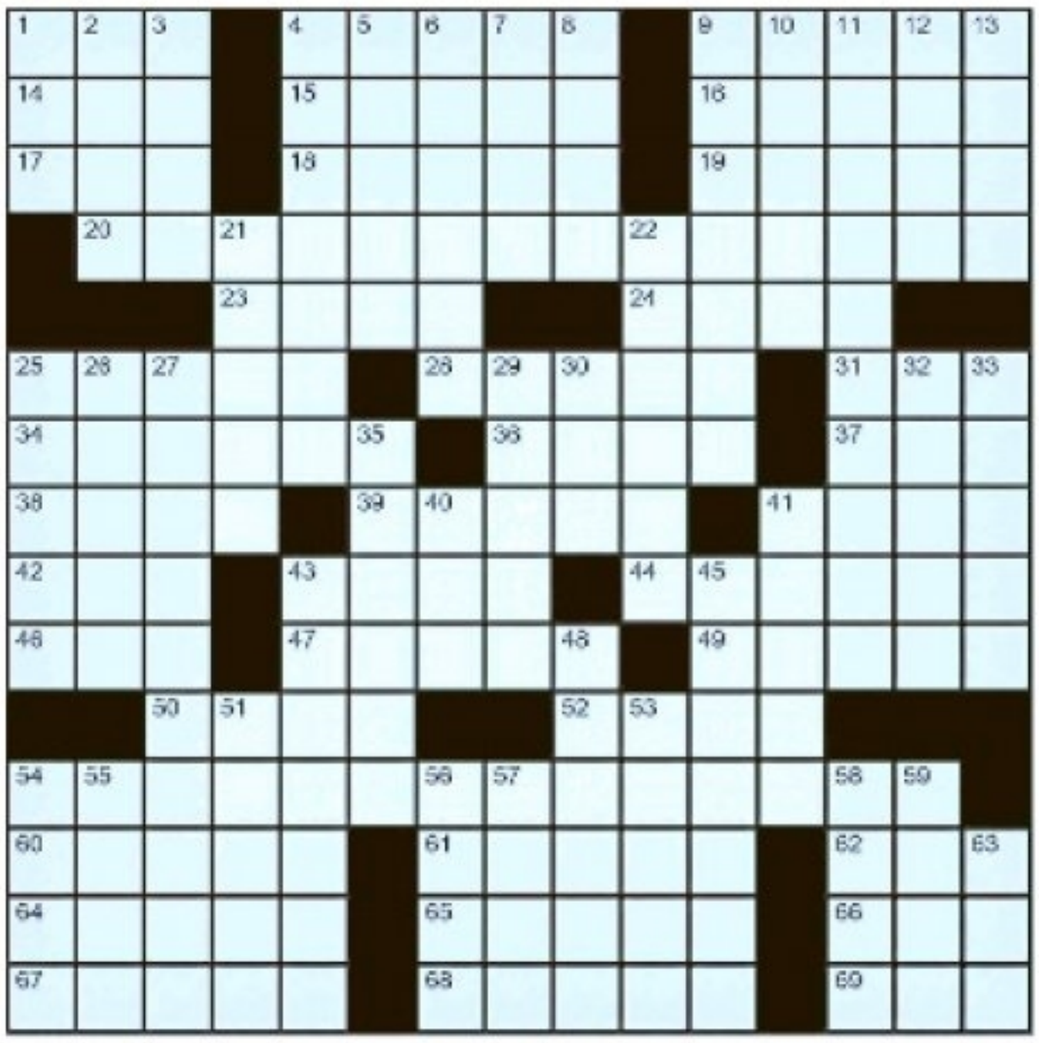
CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. School of thought
4. Social finesses
9. Handles a rosary
14. Andy Capp's wife in comics
15. Boise's state
16. Items on acting resumes
17. _-in-law
18. Adjusted, as pitch
19. Ms. Fitzgerald's
20. Ice Age creatures in Canada: 2 wds.
23. "The Godfather" (1972) role
24. France/Belgium river
25. Highlights and hues establishment
28. Mother-of-pearl
31. Trousers split
34. Gene Kelly movie, "Anchors _" (1945)
36. Wild pig
37. Rec. label for The King
38. Ground
39. Mr. Arkin's
41. Lethbridge-born actor Conrad of "Diff'rent Strokes"
42. Work unit
43. Legal document
44. Lessen, like laundry
46. Adjust
47. Woodworking tools
49. "Weird Science" by _ Boingo
50. Bigger than big
52. "Freeze!"
54. Circa 1911 oil on paperboard Emily Carr painting which she did in France when studying art there: 3 wds.
60. Dust-up
61. Brick wall plants
62. Away
64. Quaintly bless with oil
65. 1000 kilograms
66. Santa _, California
67. More dry
68. Chef on "The Muppet Show", for one
69. Mal de _ (Seasickness)

DOWN
1. Suppositions
2. Not fast
3. Pre-stereo
4. Giving a book it's name
5. Grown-up
6. 1970 Joni Mitchell album: 'Ladies of the _'
7. Us not
8. _ biscuits
9. Manitoba or Alberta or Quebec chief
10. Chocolate-coated caramel candies
11. ATV = _-_ Vehicle
12. Sure, casually
13. Slitherer's sounds
21. Elliptical
22. Quagmire
25. Bargains
26. On the ball
27. Extension = Hair _
29. Taper off
30. Debating side
32. Cake topper
33. Breadcrumbs of Japan
35. Solidify
40. Ms. Taylor, to pals
41. Water filter company
43. Wild West trail commuter
45. The Pope's jurisdiction: 2 wds.
48. Sacred structure
51. Handy
53. Rectify
54. Arm: French
55. Germanic letter
56. Is the right clothing size
57. Profess
58. Rove
59. Sandy mound
63. Road surfacing

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
Today you're full of bright, genius ideas because you can think outside the box. Write them down so that you can ponder them later.

Taurus April 21 - May 21
Keep an eye on your money scene, because something unexpected could affect your finances and earnings. Be vigilant; do not shoot from the hip.

Gemini May 22 - June 21
Make sure you know what you want to do today, because you are a bit impulsive. At the same time, you're also a bit indecisive. Yikes! That's a bad combo. Tread carefully.

Cancer June 22 - July 23
Today you feel restless and mildly indecisive. Don't worry, because late in the day, the Moon will move into your sign and you will know what you want to do. Be patient.

Leo July 24 - Aug. 23
A female friend might surprise you today by saying or doing something that catches you off guard. Nevertheless, you will be entertained! (Oh yes.)

Virgo Aug. 24 - Sept. 23
Relationships with a boss or parent will hold a few surprises for you today. Don't hold someone to what he or she impulsively says. Don't quit your day job. Wait until the dust settles.

Libra Sept. 24 - Oct. 23
Travel plans will be interrupted today by silly circumstances and delays. Let the chips fall where they may, and then decide what to do afterward.

Scorpio Oct. 24 - Nov. 22
This is a poor day to make important decisions about inheritances and shared property. Nevertheless, something unexpected will call your attention to these matters.

Sagittarius Nov. 23 - Dec. 21
Partners and close friends are unpredictable today. This means you have to just take it easy and go with the flow. By evening, you will know which way the wind is blowing.

Capricorn Dec. 22 - Jan. 20
Your work routine will be interrupted today with numerous matters that occur out of the blue. Don't overreact. Everything will settle down by the end of the day.

Aquarius Jan. 21 - Feb. 19
This is a mildly accident-prone day for your kids, so this means you must be vigilant. Meanwhile, social activities might change or be cancelled.

Pisces
Feb. 20 - March 20
Something at home is not reliable today. A female family member might be upset. Just bide your time, because by evening, all is well.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

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	8			7				
5				6				
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	1							5
		9					1	
			1	4	9	6		

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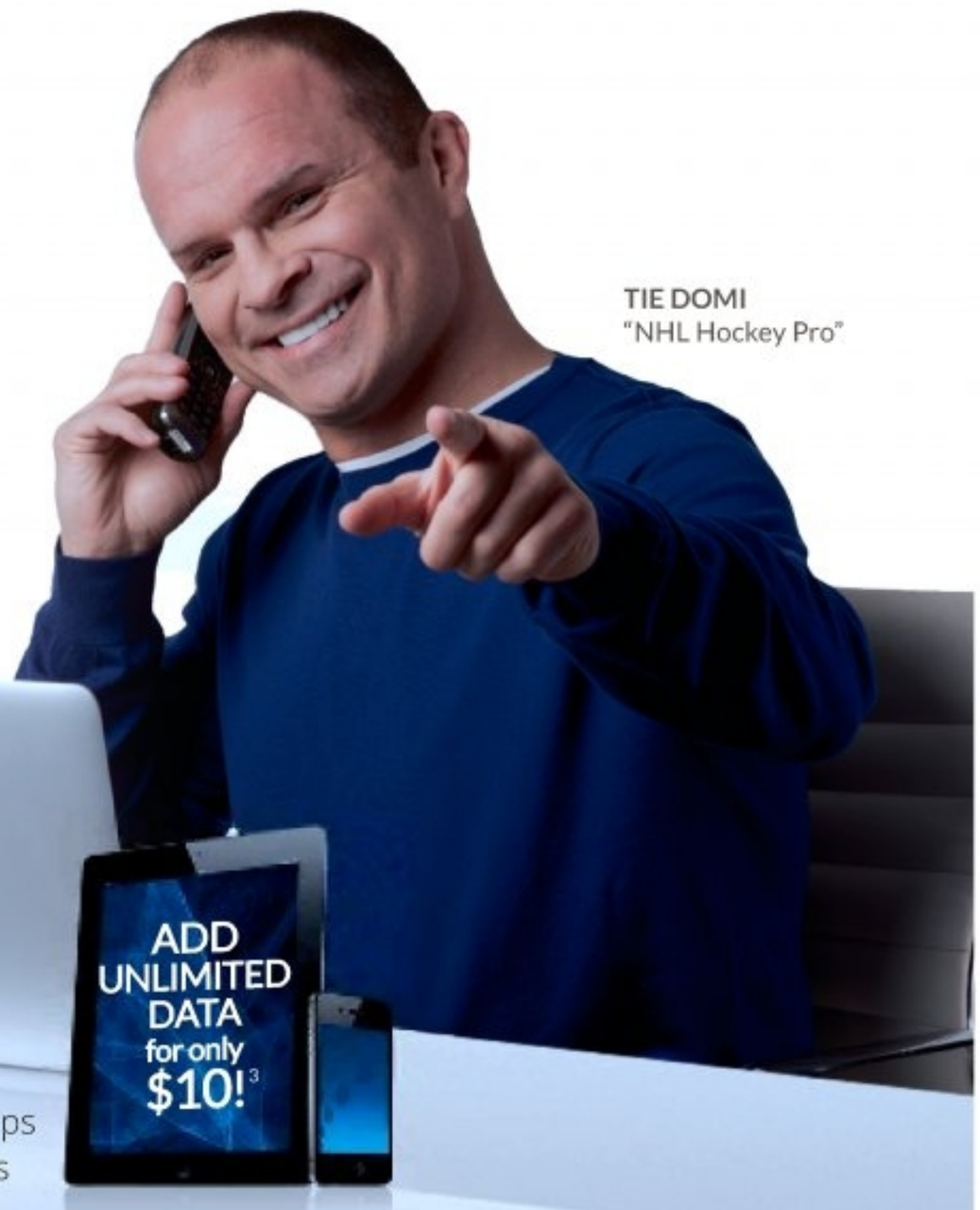

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